

INTERNATIONAL SEARCH REPORT

International application No.

PCT/US03/37147

A. CLASSIFICATION OF SUBJECT MATTER

IPC(7) : GO6F 157/00

US CL : 705/38

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

U.S. : 705 /1, 35-38

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category *	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
A	US 6,070,151A (FRANKEL) 30 MAY 2000, COLUMN 5, LINE 18 TO COLUMN 11, LINE 50.	1-21
A	US 5,966,700 A (GOULD ET AL.) 12 OCTOBER 1999, COLUMN 3, LINE 22 TO COLUMN 12, LINE 58.	1-21
A	US 5,563,783 A (STOLFO ET AL.) 08 OCTOBER 1996 (08.06.1996) COLUMN 2, LINE 24 TO COLUMN 6, LINE 64.	1-21

☐ Further documents are listed in the continuation of Box C.☐ See patent family annex.

* Special categories of cited documents:	"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"A" document defining the general state of the art which is not considered to be of particular relevance	"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"E" earlier application or patent published on or after the international filing date	"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)	"&" document member of the same patent family
"O" document referring to an oral disclosure, use, exhibition or other means	
"P" document published prior to the international filing date but later than the priority date claimed	

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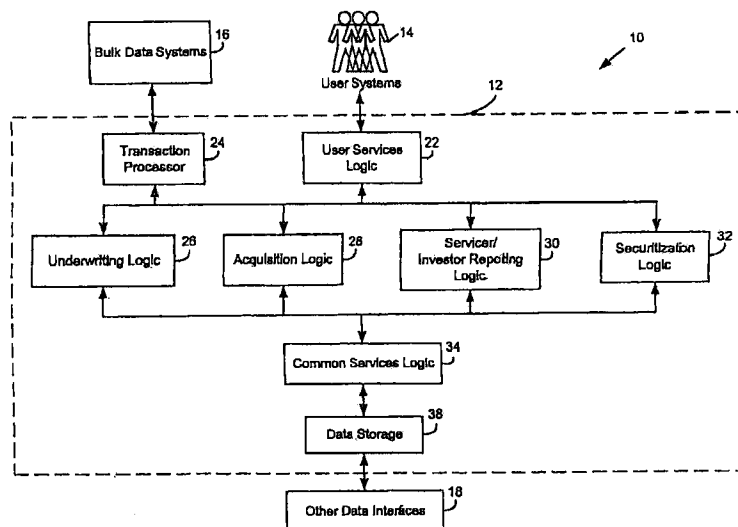
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(54) Title: SYSTEM AND METHOD FOR DEFINING LOAN PRODUCTS



(57) Abstract: A data processing system (10) for processing data regarding a plurality of different types of loan products defines the plurality of types of loan products using a plurality of attributes. The different types of loan products are defined using different combinations of the plurality of attributes and/or different values for selected ones of the plurality of attributes. The system (10) operates with a data processing (12), user systems (14), bulk data systems (16), and other data interfaces (18). The data processing system (12) further comprises user services logic (22), a transaction exchange processor (24), underwriting logic (26), acquisition logic (28), services and investor reporting logic (30), securitization logic (32), common services logic (34), a data storage system (38), and other data interfaces (18).



— before the expiration of the time limit for amending the claims and to be republished in the event of receipt of amendments

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